

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JUDY B BYRD

Case No. 08-10949

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/30/2008.
- 2) The plan was confirmed on 07/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/08/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/27/2011.
- 5) The case was completed on 04/08/2013.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,420.04.
- 10) Amount of unsecured claims discharged without payment: \$12,961.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,580.00
Less amount refunded to debtor	\$16.02

**NET RECEIPTS:**

**\$47,563.98**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,029.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,846.22
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,875.72**

Attorney fees paid and disclosed by debtor: \$1,470.50

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACTION CARD	Unsecured	2,628.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE LLC	Unsecured	1,026.00	1,026.73	1,026.73	1,026.73	0.00
ASSET ACCEPTANCE LLC	Unsecured	917.00	917.30	917.30	917.30	0.00
ASSET ACCEPTANCE LLC	Unsecured	949.00	1,107.73	1,107.73	1,107.73	0.00
ASSET ACCEPTANCE LLC	Unsecured	954.00	1,113.80	1,113.80	1,113.80	0.00
CAPITAL ONE	Unsecured	3,907.00	3,963.75	3,963.75	3,963.75	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
CROSS COUNTRY BANK	Unsecured	2,600.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	2,374.00	2,374.76	2,374.76	2,374.76	0.00
EAST BAY FUNDING	Unsecured	1,127.00	1,127.45	1,127.45	1,127.45	0.00
EAST BAY FUNDING	Unsecured	577.00	577.38	577.38	577.38	0.00
ECAST SETTLEMENT CORP	Unsecured	1,157.00	1,175.49	1,175.49	1,175.49	0.00
FINGERHUT	Unsecured	371.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	6,089.30	6,089.30	6,089.30	0.00
JC PENNEY	Unsecured	357.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	2,476.19	2,476.19	2,476.19	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,397.00	2,046.79	2,046.79	2,046.79	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,615.00	1,488.16	1,488.16	1,488.16	0.00
LANE BRYANT	Unsecured	1,183.00	NA	NA	0.00	0.00
LERNERS	Unsecured	812.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	370.48	370.48	370.48	0.00
LVNV FUNDING	Unsecured	1,361.00	1,367.43	1,367.43	1,367.43	0.00
LVNV FUNDING	Unsecured	619.00	625.95	625.95	625.95	0.00
MIDLAND CREDIT MANAGEMENT INC	Unsecured	NA	370.94	370.94	370.94	0.00
MIDNIGHT VELVET	Unsecured	261.00	261.28	261.28	261.28	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	7,848.00	6,358.61	6,358.61	6,358.61	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,988.00	7,848.74	7,848.74	7,848.74	0.00
SEVENTH AVENUE	Unsecured	27.00	NA	NA	0.00	0.00
SPIEGEL	Unsecured	0.00	NA	NA	0.00	0.00
TRUSTMARK RECOVERY SVC	Unsecured	42.00	NA	NA	0.00	0.00
WFCB/BLAIR CATALOG	Unsecured	166.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WFNNB CHADWICKS	Unsecured	1,142.00	NA	NA	0.00	0.00
WFNNB THE AVENUE	Unsecured	1,387.00	NA	NA	0.00	0.00
WFNNB/ASHLEY STEWART	Unsecured	444.00	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	1,802.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$42,688.26</b>	<b>\$42,688.26</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,875.72</u>
Disbursements to Creditors	<u>\$42,688.26</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$47,563.98</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/29/2013

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.